

Information to identify the case:					
Debtor 1	<b>Catherine Roberson</b>			Social Security number or ITIN	<b>xxx-xx-7434</b>
	First Name	Middle Name	Last Name	EIN	__-____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-____-
United States Bankruptcy Court <b>District of New Jersey</b>					
Case number: <b>14-21646-RG</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Catherine Roberson

2/27/17

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Catherine Roberson  
 Debtor

Case No. 14-21646-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Feb 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2017.

db  
 515093148 +Catherine Roberson, 151 Maple Ave, Irvington, NJ 07111-4216  
 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,  
 Los Angeles, CA 90051-5478  
 516567127 +Carrington Mortgage Services, LLC, 1600 S. Douglass Rd., Anaheim, CA 92806-5951  
 514836997 +Equifax, PO BOX 740241, Atlanta, GA 30374-0241  
 514836998 +Experian, PO BOX 9701, Allen, TX 75013-9701  
 515941800 +Lillian Zhang, 11 Walnut St., Livingston, NJ 07039-2507  
 514916830 +Office of Public Defender, 25 Market Street, Trenton, NJ 08611-2148  
 514837004 +Office of the Public Defender, PO BOX 850, Trenton, NJ 08625-0850  
 514837009 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515  
 514837010 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of NJ Division of Taxation, PO BOX 187,  
 Trenton, NJ 08695-0187)  
 514837011 +Trans Union, PO BOX 2000, Chester, PA 19022-2000  
 516567188 +Wells Fargo Bank, N.A., c/o Carrington Mortgage Serv., LLC, 1600 S. Douglass Rd.,  
 Anaheim, CA 92806-5948  
 514837012 +Wells Fargo N.A., c/o Udren Law Offices, P.C., Woodcrest Corporate Centert,  
 111 Woodcrest Road, Cherry Hill, NJ 08003-3620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 27 2017 23:12:25 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 27 2017 23:12:22 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr EDI: IRS.COM Feb 27 2017 22:48:00 IRS Department of Treasury, 955 S. Springfield Ave,  
 Bldg A, Springfield, NJ 07081  
 514875843 EDI: AIS.COM Feb 27 2017 22:48:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 514836996 +EDI: DCI.COM Feb 27 2017 22:48:00 Diversified Consultant, P O Box 551268,  
 Jacksonville, FL 32255-1268  
 514837001 +EDI: MID8.COM Feb 27 2017 22:48:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 514837002 +E-mail/Text: bankruptcydepartment@tsico.com Feb 27 2017 23:13:01 Nco Fin/09,  
 Attention: Bankruptcy, 507 Prudential Rd, Horsham, PA 19044-2308  
 514837003 +E-mail/Text: bankruptcydepartment@tsico.com Feb 27 2017 23:13:01 Nco Fin/09,  
 507 Prudential Rd, Horsham, PA 19044-2308

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514837000 Kimberly Branch  
 cr\* +Lillian Zhang, 11 Walnut Street, Livingston, NJ 07039-2507  
 514836999\* +Internal Revenue Service, PO BOX 7346, Philadelphia, PA 19101-7346  
 514837005\* +Office of the Public Defender, PO BOX 850, Trenton, NJ 08625-0850  
 514837006\* +Office of the Public Defender, PO BOX 850, Trenton, NJ 08625-0850  
 514837008 ##+Pentagroup Financial, 5959 Corporate Dr Ste 14, Houston, TX 77036-2311  
 514837007 ##+Pentagroup Financial, 5959 Corporate Dr., Suite 1400, Houston, TX 77036-2311

TOTALS: 1, \* 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 01, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Feb 27, 2017

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for Carrington  
Mortgage Loan Trust, Series 2006-FRE2 Asset-Backed Pass-Through Certificates  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for Carrington  
Mortgage Loan Trust, Series 2006-FRE2 Asset-Backed Pass-Through Certificates  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Nicholas Paul Edwards on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for Carrington  
Mortgage Loan Trust, Series 2006-FRE2 Asset-Backed Pass-Through Certificates nedwards@shp-law.com  
Scott E. Tanne on behalf of Debtor Catherine Roberson info@tannelaw.com, clerk@tannelaw.com  
TOTAL: 5